

**Information to identify the case:**

Debtor 1 **Jill King Greenwood**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2752**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-23676-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jill King Greenwood

2/2/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jill King Greenwood  
Debtor

Case No. 16-23676-CMB  
Chapter 7

District/off: 0315-2  
Date Rcvd: Feb 02, 2021

User: lfin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Jill King Greenwood, 335 Plumer Ave, Emsworth, PA 15202-1735
aty	+ Robleto Kuruce, PLLC, 6101 Penn Avenue, Suite 201, Pittsburgh, PA 15206-3956
14298276	AES/Suntrust, PO Box 61047, Harrisburg, PA 17106-1047
14298279	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 742537, Cincinnati, OH 45274-2537
14298281	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14298285	+ Northwest Consumer Discount Co., PO Box 128, Warren, PA 16365-0128
14311097	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14298288	+ West View Water Authority, Attn Julie, 210 Perry Highway, Pittsburgh, PA 15229-1895

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: BRCCRAWFORD.COM	Feb 03 2021 06:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Feb 03 2021 06:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 03 2021 06:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Feb 03 2021 06:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14298277	EDI: CAPITALONE.COM	Feb 03 2021 06:18:00	Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
14298278	+ EDI: CHASEAUTO	Feb 03 2021 06:18:00	Chase Auto, National Bankruptcy Dept., 201 N Central Ave, Phoenix, AZ 85004-1071
14298280	Email/PDF: creditonebknotifications@resurgent.com	Feb 03 2021 03:23:01	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14298282	EDI: DISCOVER.COM	Feb 03 2021 06:18:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316

District/off: 0315-2

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Form ID: 318

Total Noticed: 32

14302378	EDI: DISCOVER.COM	Feb 03 2021 06:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14298283	Email/Text: kburkley@bernsteinlaw.com	Feb 03 2021 03:04:00	Duquesne Light, Bernstein-Burkley P.C., 707 Grant St Ste 2200, Pittsburgh, PA 15219-1945
14345611	+ Email/Text: kburkley@bernsteinlaw.com	Feb 03 2021 03:04:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14711893	+ EDI: ECMC.COM	Feb 03 2021 06:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14298284	+ EDI: AMINFOFP.COM	Feb 03 2021 06:18:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14323187	EDI: CHASEAUTO	Feb 03 2021 06:18:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
15328932	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2021 03:24:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14342864	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2021 03:24:50	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14348975	+ EDI: MID8.COM	Feb 03 2021 06:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14298286	Email/Text: blegal@phfa.org	Feb 03 2021 03:04:00	PA Housing Finance Agency, PO Box 8029, Harrisburg, PA 17105-8029
14360565	EDI: PRA.COM	Feb 03 2021 06:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408881	+ Email/Text: blegal@phfa.org	Feb 03 2021 03:04:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15323861	+ EDI: JEFFERSONCAP.COM	Feb 03 2021 06:18:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14299247	EDI: RECOVERYCORP.COM	Feb 03 2021 06:18:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14298287	EDI: RMSC.COM	Feb 03 2021 06:18:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15326632	EDI: AIS.COM	Feb 03 2021 06:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2021 at the address(es) listed below:

Name	Email Address
Aurelius P. Robleto	on behalf of Attorney Robleto Kuruce PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Jill King Greenwood apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmllawgroup.com
Karina Velter	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lois M. Vitti	on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 9